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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/476,386	12/30/1999	DAN A. GERMAN	06042-0160	7757
24728	7590	01/26/2006	EXAMINER	
MORRIS MANNING & MARTIN LLP 1600 ATLANTA FINANCIAL CENTER 3343 PEACHTREE ROAD, NE ATLANTA, GA 30326-1044			POINVIL, FRANTZY	
		ART UNIT	PAPER NUMBER	
		3628		

DATE MAILED: 01/26/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/476,386	GERMAN ET AL.
	Examiner	Art Unit
	Frantzy Poinvil	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 2 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 10 January 2005.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 63-168 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) 63-168 is/are allowed.
- 6) Claim(s) _____ is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This is in response to the Appeal Brief filed 1/10/2005.
2. Claims 63-168 are allowable over the art of record.
3. This application is in condition for allowance except for the following formal matters:

As per claim 63, line 5, “a” before “buyer” should be changed to - -the- -. Also, “a” before “seller” should be changed to - -the- -.

As per claim 81, line 2, - -system- - should be inserted after “buyer computer”. Also on line 2, - -system- - should be inserted after “seller computer”. On lines 15, 19, 28, 33, all occurrences of “operative for” should be deleted. On lines 23, 36, and 42, “operative” should be deleted.

As per claim 99, line 1, - -system- - should be inserted after “computer”. On line 5, “a” before “buyer” should be changed to - - the - -. Also on line 5, “a” before “seller” should be changed to - -the- -.

As per claim 116, line 2, - -system- - should be inserted after “buyer computer”. Also on line 2, - -system- - should be inserted after “seller computer”. On lines, 14, 18, 24, 35, 40, all occurrences of “operative for” should be deleted. On lines 43 and 49, all occurrence of “operative” should be deleted.

As per claim 131, line 1, “the” before “operations” should be deleted.

As per claim 132, line 1, “the” before “operations” should be deleted.

As per claim 133, line 9, “a” before “buyer” should be changed to - -said- - Also on line 9, “a” before “seller” should be changed to - -said- -. On line 16, “a” before

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“payment” should be deleted. On line 7, “a” before “buyer” should be changed to - -said-

- . Also on line 7, “a” before “seller” should be changed to

- - said - -. On lines 13 and 14, both occurrences of “for” should be deleted. On lines 19, 28, 33, 38, 43, 57, all occurrences of “operative for” should be deleted. On lines 46, 63, the term “operative” should be deleted. On lines 49, 54, 59 and 65, all occurrences of “for” should be deleted.

As per claim 162, “is further operative for determining” should be changed to - - determines- -.

As per claim 163, line 2, “is” and “operative” should be deleted. On line 4, “for” should be deleted.

As per claim 166, line 2, “is” and “operative for” should be deleted.

As per claim 167, line 1, “the” before “operations” should be deleted.

As per claim 168, line 1, “the” before “operations” should be deleted.

Prosecution on the merits is closed in accordance with the practice under
Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.

A shortened statutory period for reply to this action is set to expire **TWO**
MONTHS from the mailing date of this letter.

4. The prior art taken alone or in combination failed to teach or suggest “in response to receipt of information from the cash deposit payment processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, updating the data field in the registration record indicating

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that the required deposit amount has been received by the cash deposit payment instrument processor" as recited in independent claims 63, 81, 99, 116, 133 and 151.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be reached on (571) 272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Frantzy Poinvil
Primary Examiner
Art Unit 3628

FP

January 23, 2006